₩ 04-26-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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CERTIFICATE OF EXPRESS MAILING

Thereby certify that this paper and the documents and/or fees referred to as attached therein are being deposited with the United States Postal Service on April 24, 2001 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number EL580401193US, addressed to the Commissioner for Patents, Washington,

DC 2023

Agnes Spence

Attorney Docket No.: VISAP064/P11500

First Named Inventor: WELLER



UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))

(Regular application claiming priority of a provisional)

Commissioner for Patents Box Patent Application Washington, DC 20231

Sir: T	This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:
Ü K	EVIN D. WELLER, STEPHEN W. RYAN, PETER R. HILL, THOMAS J. MANESSIS,
- }- 19 :	TONY D. LEWIS, BENEDICTO H. DOMINGUEZ, AND PETER BRAY
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LSir: I K K L L For: C	ONLINE PAYER AUTHENTICATION SERVICE
L.	
Assigned	d to: Visa International Service Association
Assigned F F U P EU.S.C. §	riority of U.S. Provisional Application No. 60/199,727 filed on April 24, 2000 is claimed under 35
ĽU.S.C. §	119(e).
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de <u>Applicat</u>	ion Elements:
_	·
	53 Pages of Specification, Claims and Abstract
	16 Sheets of informal Drawings
	Combined Declaration and Power of Attorney
Ī	Separate Declaration
_	
Accomp	anying Application Parts:
	Do not publish this application. Nonpublication Request is attached.
	Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)
	37 CFR 3.73(b) Statement by Assignee
	Information Disclosure Statement with Form PTO-1449
	Copies of IDS Citations
	Preliminary Amendment
	Return Receipt Postcard

General Authorization for Petition for Extension of Time (37 CFR §1.136) Applicants hereby make and generally authorize any Petitions for Extensions of Time as may be needed for any subsequent filings. The Commissioner is also authorized to charge any extension fees under 37 CFR §1.17 as may be needed to Deposit Account No. 500388 (Order No. VISAP064). Please send correspondence to the following address:

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